

Certificate Number: 00301-PR-DE-016311746

Bankruptcy Case Number: 11-07266



00301-PR-DE-016311746

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 13, 2011, at 11:26 o'clock AM EDT, SYLVIA DELGADO AGOSTO completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: October 13, 2011 By: /s/Akhira Jackson

Name: Akhira Jackson

Title: Certified Bankruptcy Counselor